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**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA**

RICKY COCHRAN, ALAIN BERREBI, and  
JARAMEY STOBBE, individually and on  
behalf of all others similarly situated,

Plaintiffs,

v.

THE KROGER CO. and ACCELLION, INC.,  
  
Defendants.

Case No.: 5:21-cv-01887-EJD

**DECLARATION OF ROBERT SICILIANO  
IN SUPPORT OF MOTION FOR  
PRELIMINARY APPROVAL OF CLASS  
ACTION SETTLEMENT**

JUDGE: Hon. Edward J. Davila  
CTRM: 4, 5th Floor

1 I, Robert Siciliano, pursuant to 28 U.S.C. § 1746, declare as follows:

2 1. I have been retained by Plaintiffs' counsel as an expert witness to provide a reasonable  
3 estimated retail market value for the identity theft protection provided to Settlement Class Members under  
4 the proposed settlement of the above-captioned action. I respectfully submit this declaration in support of  
5 Plaintiffs' unopposed Motion for Preliminary Approval of Class Action Settlement. The facts herein stated  
6 are true of my own personal knowledge and/or upon information and belief and, if called to testify to such  
7 facts, I could and would do so competently.

8 2. I am the principal of IDTheftSecurity.com Inc. My firm is in the business of consulting on  
9 matters of fraud prevention and personal security. I am a Certified Identity Theft Risk Management  
10 Specialist (CITRMS), certified by the Institute of Consumer Finance Education (ICFE) in San Diego,  
11 California. I have over thirty years of experience in consulting on matters of cybercrime and identity theft,  
12 and I am one of the nation's most well-respected and trusted experts on the subject as a consultant, speaker,  
13 media pundit, and expert.

14 3. I have worked with such companies as ExxonMobil, Intel, McAfee, MasterCard, Morgan  
15 Stanley, Merrill Lynch, KPMG, MIT, Transamerica and UPS, and almost every major media outlet has  
16 turned to me for information on identity theft, internet safety, crime prevention and security, including  
17 respected media such as The New York Times, The Wall Street Journal, TIME, USA Today, Anderson  
18 Cooper 360, Nightline and ABC World News Tonight. I have written four books on the subjects of security  
19 and cybercrime, including the bestselling book *99 Things You Wish You Knew Before... Your Identity Was*  
20 *Stolen* (Updated Ed., 2014).

21 4. Under the instant Settlement, for Settlement Class Members who have filed a valid claim  
22 form electing the Credit Monitoring and Insurance Services benefit, Defendant Kroger will distribute  
23 Settlement Payments to pay for two years of Experian's IdentityWorks Credit 3-Bureau plan (the "3-  
24 Bureau Plan"), which includes the following benefits:

- 25 a. up to \$1 million dollars of identity theft insurance coverage;
- 26 b. three bureau credit monitoring providing notice of changes to the Participating
- 27 Settlement Class Member's credit profile;
- 28

- c. daily monitoring and alerts for activity including new inquiries, new accounts created, change of address requests, changes to public records, postings of potentially negative information, and other leading indicators of identity theft;
- d. customer care and dedicated fraud resolution agent;
- e. comprehensive educational resources; and
- f. ExtendCARE™, which provides fraud resolution support beyond the expiration of the product membership.

5. While Experian does not offer the 3-Bureau Plan for sale to consumers at retail, the 3-Bureau Plan is a similar service to the publicly available IdentityWorks Premium plan (the “Premium Plan”) offered by Experian. *See* <https://www.experian.com/consumer-products/compare-identity-theft-products.html#comparison-table>.

6. The 3-Bureau Plan’s inclusion of ExtendCARE™ makes it a highly valuable service because it continues the dedicated fraud resolution support well beyond the life of the 3-Bureau Plan membership duration.

7. Based on the online retail value of the Premium Plan, I estimate the retail value of the 3-Bureau Plan to be at least fifteen dollars (\$15) per month for each Settlement Class Member for the two years offered, and arguably more.

8. Thus, the minimum total value of the 3-Bureau Plan for each Settlement Class Member who elects Credit Monitoring and Insurance Services is three hundred sixty dollars (\$360).

I declare under penalty of perjury that the foregoing is true and correct. Executed this 24th day of June, 2021.



Robert Siciliano